From: Frank Sarwark

To: Public Hearing;

CC:

Subject: walmart bank

Date: Friday, April 07, 2006 8:24:00 PM

Attachments:

I find this attempt to enter the banking business rather unnerving. I am not sure how their credit card operation works, but I am sure that is almost the banking business. I just don't feel that they will compete fairly in the marketplace. If they would run a bank the way they run their department stores, they would cause the failure of many small independant banks and lead to a greater consolidation in that industry.

I think this would be a very bad thing.

Sincerely

Frank Sarwark